

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Alfredo Garcia
Serial No.: 10/790,639
Filing Date: February 28, 2004
Examiner: Irene S. Kang
Art Unit: 3695
Title: METHOD FOR FINANCING THE ACQUISITION OF AN ASSET FOR MEMBERS OF A GROUP

RESPONSE TO OFFICE ACTION DATED OCTOBER 16, 2008

Dear Sir:

No amendments to the **Specification** are included with this response.

Amendments to the **Claims** begin on page 2.

Remarks begin on page 8.